



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/806,484

03/22/2004

Michael J. Michelsen

026595-005000US

2784

20350 7590 06/11/2008
TOWNSEND AND TOWNSEND AND CREW, LLP
TWO EMBARCADERO CENTER
EIGHTH FLOOR
SAN FRANCISCO, CA 94111-3834

EXAMINER

AKINTOLA, OLABODE

ART UNIT

PAPER NUMBER

3691

MAIL DATE

DELIVERY MODE

06/11/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/806,484	Applicant(s) MICHELSEN ET AL.	
	Examiner OLABODE AKINTOLA	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 April 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1- 20, 25-26 are rejected under 35 U.S.C. 102(b) as being anticipated by Allred (US 20020077971).

Re claims 1 and 11-12,; Allred teaches a computerized method for transferring money, the method comprising: receiving at a host computer system from a point of sale device transactional information that includes information on a bank account that is to receive the money, wherein the money is provided in cash at the point of sale device (paragraphs 0012-0015); storing the transaction information at the host computer system (paragraphs 0012-0015); transmitting at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries (paragraphs 0012-0015); determining with the intermediary computer system which one of the banking networks is associated with the bank account that is to receive the money (paragraphs 0012-0015); and transmitting a request from the intermediary computer network to a local banking network information on the bank account that is to receive the money and an amount of money to deposit (paragraphs 0012-0015).

Re claim 2: Allred teaches crediting the bank account with the amount of money (paragraphs 0012-0015).

Re claims 3 and 13: Allred teaches wherein the intermediary computer system comprises an international bank computer system having regional banks, wherein the request to deposit the money passes from one of the regional banks and into the local banking network, and wherein a transactional identifier incorporating an account number of the bank account that is to receive the money is indicative of the local bank network (paragraphs 0012-0015).

Re claim 4: Allred teaches wherein the transactional information is transmitted to the intermediary computer system in real time or in batch mode (paragraphs 0012-0015).

Re claims 5 and 14: Allred teaches a computerized method for transferring money, the method comprising: receiving at a host computer system from a point of sale device transactional information that includes information on a bank account that is to receive the money, wherein the money is provided in cash at the point of sale device (paragraphs 0012-0015); storing the transaction information at the host computer system (paragraphs 0012-0015); transmitting at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in a certain country (paragraphs 0012-0015); and transmitting a request from the intermediary computer network to a local banking network information on the bank account that is to receive the money and an amount of money to deposit

Art Unit: 3691

(paragraphs 0012-0015).

Re claim 6: Allred teaches crediting the bank account with the amount of money (paragraphs 0012-0015).

Re claims 7 and 15: Allred teaches wherein the intermediary computer system comprises a regional bank computer system, and wherein the request to deposit the money passes from the regional bank computer system and into the local banking network (paragraphs 0012-0015).

Re claims 8 and 16: Allred teaches wherein the intermediary computer system comprises a regional banking association computer system, and wherein the request to deposit the money passes from the regional banking association computer system and into the local banking network (paragraphs 0012-0015).

Re claim 9: Allred teaches wherein the transactional information is transmitted to the intermediary computer system in real time or in batch mode (paragraphs 0012-0015).

Re claims 10 and 17: Allred teaches wherein the transaction information that is sent to the intermediary computer system comprises an ACH transaction (paragraphs 0012-0015).

Re claims 18 and 25-26: Allred teaches a method for processing a money transfer transaction

Art Unit: 3691

where money is transferred into a recipient's bank account, the method comprising: entering into a point of sale device information on a bank account number of a bank account that is to receive the money, a bank name of a bank that is to receive the money and a location of the bank; transmitting the entered information to a host computer system; incorporating the account number, bank name and location into a transaction identifier; transmitting a customer identifier to the customer that is associated with the transaction identifier (paragraphs 0012-0015).

Re claim 19: Allred teaches entering the customer identifier into a point of sale device when performing another money transfer transaction, transmitting the customer identifier to the host computer system, and returning information contained in the transaction identifier from the host computer system to the point of sale device (paragraphs 0012-0015).

Re claim 20: Allred teaches entering into the point of sale device an amount to be transferred, and transmitting from the host computer system to a bank the transaction identifier and the amount to be deposited (paragraphs 0012-0015).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 21, 23-24, 27 and 29-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over Allred in view of Kosuda (US 20010051923).

Re claims 21, 23-24, 27 and 29-30: Allred teaches receiving deposit data related to the money transfer system. The data is sorted and used to correlate deposits made at the participating banks with the target accounts in foreign countries (paragraph 0023). Allred does not explicitly teach wherein the transaction identifier comprises an eighteen digit number, with the first three digits corresponding to the bank name, the second three digits corresponding to the bank location, the next eleven digits corresponding to the account number, and the last digit corresponding to a check digit. Kosuda teaches this limitation (paragraph 0050). Therefore, it would have been obvious to one of ordinary skills in the art at the time of the invention to modify Allred to include this feature for the obvious reason translating and correlating the account information to effect the money transfer.

Claims 22 and 28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Allred in view of Kosuda in view of Orcutt (US 20050097050).

Re claims 22 and 28: Allred does not explicitly teach adding zeros in front of the account number if less than eleven digits (paragraphs 0012-0015, 0023). Orcutt teaches this limitation (paragraph 0261). Therefore, it would have been obvious to one of ordinary skills in the art at the time of the invention to modify Allred to include this feature for the obvious reason converting the account number into appropriate format.

Response to Arguments

Applicant's arguments filed 4/17/2008 have been fully considered but they are not persuasive.

Applicant argues that Allred does not teach receiving the account number from a point of sale device. Examiner respectfully disagrees. Allred does not use the term point of sale. However, one of ordinary skill in the art will recognize that a bank terminal for inputting transaction details and which is usually operated by a bank teller who receives a payor's cash deposit has the same functionality as the POS system as described in the claim in conformance with standard banking practice.

Applicant also argues that Allred fails to teach "incorporating the account number, bank name and location into transaction identifier". Examiner respectfully disagrees. Again, in conformance with standard banking practice, it is well established that an identifier representing the recipient's bank name, account number and bank location are standard transactional

information required by the ACH in order to effect payment. Also, the claim in its present form does not define how the “incorporating” is achieved. Incorporating this information into transaction identifier is simply interpreted as combining all these information into a format recognizable to process the money transfer. Alternatively, it could mean having this information written or printed on a piece of paper (manual process). For better understanding of how this works, Applicant is referred to US 6317745, Thomas et al, discloses this as standard banking practice. Specifically, Thomas discloses these features at col. 8, lines 40-42, col. 12, lines 38-49, col. 14, lines 63 through col. 15, line 27 and Fig. 5.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Thomas et al (US 6317745) teaches trusted third party data structure for electronic funds transfer and bill presentment.

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37

CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OLABODE AKINTOLA whose telephone number is (571)272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691